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07 C 6617

November 2, 2007

**JUDGE NORGLE
MAGISTRATE JUDGE COX**

VIA FIRST CLASS U.S. MAIL AND
VIA E-MAIL TO JOEFLETCH@MAC.COM

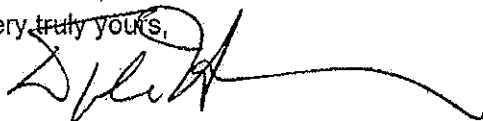
Mr. Joseph Fletcher
4452 Ocean Height Court
Seaside, California 93955

Re: \$200,000 Promissory Note dated September 20, 2007 from Joseph Fletcher to Frank L. DiLeonardo, Jr., as Trustee of the Frank L. DiLeonardo, Jr. Trust Dated February 19, 2003 and Timothy N. Tatum (the "Note")

Dear Mr. Fletcher:

As you know, this Firm represents the Frank L. DiLeonardo, Jr. Trust, one of the holders of the above-referenced Note. This Note was due on October 25, 2007. The principal and interest that was due on October 25, 2007 was \$270,000. You have not yet made payment on this Note, so as of October 26th, you are in default under the Note and are accruing a late charge of \$1,000 per day plus interest. We have been informed by Mr. DiLeonardo that you intend to pay the Note on Monday, November 5, 2007. The total Payment due at that time will be \$281,315 (\$315 legal expense for file review and for this letter) plus accrued interest. This letter is to notify you that in the event we do not receive such payment on Monday, we intend to exercise all remedies under the Note. In the event we incur further legal costs in connection with the collection of this Note, same will be charged to you pursuant to the terms of the Note, as well as all additional late charges and interest.

Very truly yours,



Douglas A. Hanson

DAH/lg

cc: Frank L. DiLeonardo, Jr. (via e-mail)
Tim Tatum (via e-mail)

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